

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:)	
Doris Charlene Oakes Butler)	NOTICE TO CREDITORS
)	AND
)	PROPOSED PLAN
SS# <u>xxx-xx-6030</u>)	
SS# _____)	Case No. <u>15-50737</u>
Debtor(s))	

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on July 21, 2015.

THE FILING AUTOMATICALLY STAYS COLLECTION AND OTHER ACTIONS AGAINST THE DEBTOR(S), DEBTOR(S)' PROPERTY AND CERTAIN CO-DEBTORS. IF YOU ATTEMPT TO COLLECT A DEBT OR TAKE OTHER ACTION IN VIOLATION OF THE BANKRUPTCY STAY, YOU MAY BE PENALIZED.

OFFICIAL NOTICE WILL BE SENT TO CREDITORS GIVING THE NAME AND ADDRESS OF THE TRUSTEE, THE DATE AND TIME OF THE MEETING OF CREDITORS, AND THE DEADLINE FOR OBJECTING TO THE PLAN.

A CREDITOR MUST TIMELY FILE A PROOF OF CLAIM WITH THE TRUSTEE IN ORDER TO RECEIVE DISTRIBUTIONS UNDER THE PLAN.

The Debtor(s) propose an initial plan, which is subject to modification, as follows:

1. Payments to the Trustee: The Debtor(s) propose to pay from future earnings his/her/their disposable income to the Trustee for a period of 60 consecutive months by means of monthly payments of \$1,410.00, for distribution to creditors after payment of costs of administration.

2. Payments made directly to creditors: The Debtor(s) propose to make regular monthly payments directly to the following creditors:

<u>Creditor</u>	<u>Collateral and Valuation</u>
(A) <u>-NONE-</u>	

3. Disbursements by the Trustee: The Debtor proposes that the Trustee make the following distributions to creditors after payment of costs of administration as follows:

(A) The following priority claims shall be paid in full by means of deferred payment:
NC Dept. of Revenue

(B) The following secured creditors shall receive their regular monthly payment:

<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment</u>
Wells Fargo Home Mortgage Inc.	Residence: 3100 Russell Way Ln, Winston Salem NC Market Value= \$92,000.00	\$556.15

(C) The following creditors have partially secured and partially unsecured claims and shall have their regular payment modified under the proposed plan:

<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment</u> <u>As Modified</u>
GM Financial Co. Inc.	2008 Mitsubishi Lancer DE [70,000+ miles]	AP = \$70.00
United Consumer Financial Svcs.	Market Value= \$6,750.00	\$6750.00 @ 5.25% prorata
FCI Lender Services Inc.	Vacuum Market Value= \$500.00	\$500.00 @ 5.25% prorata
(Note balloons 01/2020)	Residence: 3100 Russell Way Ln, Winston Salem NC Market Value= \$92,000.00	\$29,565.00 @ 0.098% prorata

(D) The following co-signed claims shall be paid in full by monthly payments:
-NONE-

(E) The following secured creditors shall be paid on their arrearage claims by means of monthly payments:

<u>Creditor</u>	<u>Collateral</u>	<u>Monthly Arrearage Payment</u>
Wells Fargo Home Mortgage Inc.	3100 Russell Way Ln, Winston Salem NC	\$3200.00 prorata

(F) After payment of allowed cost of administration, priority and secured claims, the balance of the funds paid to the Trustee shall be paid to allowed general unsecured claims. The exact amount available for unsecured creditors cannot be determined until all claims are filed and allowed, however, at this time it is anticipated that the return to unsecured creditors will be not less than 0 % and is estimated to be 0 %.

4. Property to be surrendered: The following property will be returned to the secured creditor:

<u>Creditor</u>	<u>Collateral</u>
Capital One Auto Finance	2009 Chevrolet Cobalt LT
	In possession of/being paid by co-owner/co-debtor.
(name of creditor and description of property)	

5. The Debtor(s) has the following executory contracts and/or leases which will be assumed or rejected as herein indicated:

<u>Contract\Lease Party</u>	<u>Description of Contract or Lease</u>	<u>Assume or Reject?</u>
-NONE-		

6. Other proposed provisions are as follows:

a. Debtor(s) shall make direct Plan payments.

b. Co-debtor shall make direct payments to Capital One Auto Finance on loan secured by 2009 Chevrolet Cobalt.

Date: 07/21/2015

/s/ Wendell "Wes" Schollander, III

Wendell "Wes" Schollander, III NC28062

Attorney for the Debtor

Address: **2000 W. First Street, Suite 308
Winston-Salem, NC 27104**

Telephone: **336-727-0900**

State Bar No. **NC28062**

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:

Doris Charlene Oakes Butler

SS# xxx-xx-6030

SS#

Debtor(s)

NOTICE TO CREDITORS
AND
PROPOSED PLAN

Case No.

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

Kathryn L. Bringle
Chapter 13 Trustee
Winston-Salem Division
Post Office Box 2115
Winston-Salem, NC 27102-2115

Capital One Auto Finance
Attn: Bankruptcy
P.O. Box 260848
Plano, TX 75026-0848

Capital One Bank
PO Box 30285
Salt Lake City, UT 84130-0285

Capital One Bank
c/o United Recovery Systems
PO Box 722929
Houston, TX 77272-2929

CareCredit/SYNCB
PO Box 965061
Orlando, FL 32896-5061

CitiFinancial Servicing LLC
c/o CBE Group
PO Box 2695
Waterloo, IA 50704-2695

Cornerstone Health Care
PO Box 603093
Charlotte, NC 28260-3093

FCI Lender Services Inc.
PO Box 27370
Anaheim, CA 92809-0112

Forsyth County Tax Collector
P.O. Box 82
Winston Salem, NC 27102

Forsyth Medical Center
Novant Health Inc.
P.O. Box 11549
Winston Salem, NC 27116

GM Financial Co. Inc.
PO Box 183593
Arlington, TX 76096

Internal Revenue Service
Centralized Insolvency Operations

**P.O. Box 7346
Philadelphia, PA 19101-7346**

**Lendmark Financial Svcs
400 E Hanes Mill Rd
Winston Salem, NC 27105**

**NC Dept. of Revenue
Bankruptcy Unit
P.O. Box 1168
Raleigh, NC 27640**

**NC Dept. of Revenue
Bankruptcy Unit
P.O. Box 1168
Raleigh, NC 27640**

**Royalty Finance of Kernersville
Attn: Eric Allen
PO Box 264
Kernersville, NC 27285**

**United Consumer Financial Svcs.
PO Box 856290
Louisville, KY 40285-6290**

**Wells Fargo Home Mortgage Inc.
Correspondence X2501-01T
1 Home Campus
Des Moines, IA 50328**

Date: 07/21/2015

/s/ Wendell "Wes" Schollander, III
Wendell "Wes" Schollander, III NC28062